

EXHIBIT 23



JANUARY 28, 2013

KEVIN JONES


Re: Contested Consumer Report 19627371

Dear KEVIN JONES:

This letter is in response to your phone call of JANUARY 21, 2013, in which you indicated that you contested the contents of a consumer report prepared by Sterling Infossystems, for our client, BROWN HARRIS STEVENS LLC GROUP.

Sterling Infossystems is a Consumer Reporting Agency (CRA), as defined under both federal and state laws and you have the right to contest information in any report you have authorized us to prepare. We must complete our re-investigation within 30 days of the dispute being opened. If your dispute is not substantiated, you have a right to add a statement to your file disputing the accuracy or completeness of the information. If after reinvestigation, information is deleted from your file, you have a right to request that we furnish notifications to those who have within two years prior thereto received a consumer report for employment purposes.

These rights, and others you may have, are set forth in the Fair Credit Reporting Act, (FCRA). We are including a copy of "A Summary of Your Rights under the Fair Credit Reporting Act" for your reference.

Sterling Infossystems has investigated your claim and has amended your consumer report. You may request an explanation of our investigative procedures.

The criminal cases from New York have been removed from your report. Please see the enclosed copy of the updated report from TransUnion to show the Fleet credit card account has been removed per their reinvestigation.

A copy of the updated report has been provided to our client and a copy is enclosed for your records.

If you have any questions or concerns regarding this report, please contact Sterling Infossystems at 800-853-3228.

Sterling Infossystems / 6111 Oak Tree Blvd / Independence, OH 44131
Tel: 800 853 3228 / Fax: 888 768 2488

JONES 00091



Privacy of Information

Sterling Infosystems does not resell and/or redistribute the information compiled in its consumer reports to anyone, at anytime for any purpose, other than the parties named in the Agreement, Authorization, and Consent for Release of Background Information signed by the subject of the report before its preparation.

Sincerely,

Sterling Infosystems
Compliance Department

Enclosures:

- Report
- FCRA Consumer Rights
- State Consumer Rights if applicable



Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identify theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.



STERLING

Know **Who** You're Hiring!

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore



States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

SUBJECT PROFILE

NAME JONES, KEVIN .

SSN [REDACTED]

CURRENT ADDRESS [REDACTED]

DOB [REDACTED]

PREVIOUS ADDRESS [REDACTED]

PHONE [REDACTED]

DRIVER'S LICENSE [REDACTED]

STATE [REDACTED]

STORE NUMBER/BILLING CODE 45620

ADDITIONAL INFORMATION

Alias Names / Order #

Alias Names / Order #

RESULTS STATUS

Service

Finding

CREDIT

See result below

CRIMINAL

Clear

DMV

See result below

OFAC

See result below

S.OFFENDER

Clear

SSTRACE

See Results Below

California Applicants/Employees Only: The report does not guarantee the accuracy or truthfulness of the information as to the subject of the investigation, but only that it is accurately copied from public records, and information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of the report. An investigative consumer reporting agency shall provide a consumer seeking to obtain a copy of a report or making a request to review a file, a written notice in simple, plain English and Spanish setting forth the terms and conditions of his or her right to receive all disclosures, as provided in Section 1786.26.

Sólo para los Solicitantes/Empleados de California: En el informe no se garantiza la exactitud o veracidad de la información en cuanto al tema de la investigación, sino sólo que se ha copiado exactamente de los registros públicos, y la información generada como resultado del robo de identidad, incluyendo las pruebas de una actividad delictiva, podría estar incorrectamente asociada con el consumidor que sea el sujeto del informe. Una agencia investigadora de informes de crédito deberá suministrarle a un consumidor que trate de obtener una copia de un informe o solicite revisar un archivo una notificación por escrito en inglés y español lisos y llanos, en la que se establezcan los términos y las condiciones de su derecho a recibir toda la información, como se dispone en la Sección 1786.26.

Pursuant to Minn. Stat. Ann. § 332.70(4): The report may include information that has been expunged, sealed, or has otherwise become inaccessible to the public since the date it was collected.

Results pertaining to the subject's potential criminal background results are only included in the report if there is an exact match between the full name and date of birth provided by the subject and the court record. To ensure the integrity of our results, the criminal information reported appears exactly as it is received from Report is to locate jurisdictions for purposes of expanding the scope of the criminal background check. The Social Security number provided by the applicant is not checked against the Social Security Administration database since the Social Security Administration database generally is not accessible



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

for pre-employment screening purposes. In determining whether a number appears to be validly issued, SSN protocols are applied but please note that due to the randomization of the issuance of social security numbers, any conclusion regarding whether the number is valid may not be accurate for recently issued numbers.

This report or portions of this report may have been rated or scored pursuant to criteria provided by the client. The rating is merely to ease the reviewer(s) review of the report and does not indicate that any disqualification decision has been made. Regardless of ratings, absent any statutory provision mandating an employment action, an individualized analysis should be performed.

As it may not be permissible or recommended to use certain information contained in this report for employment decision, it is advisable to consult with counsel prior to making any adverse hiring decisions. By requesting and accepting this report, client confirms it is acting in compliance with its end user certification. each search. However, if the same information is revealed in numerous criminal background searches, it is only listed once in the report to assist the client in interpreting the findings.

As sex offender, office of foreign asset control and federal criminal offender databases may only list names, information is provided only if there is a complete name match between the subject and the entry in the government records.

Department of motor vehicle records are provided only if there is an exact match between the license number provided by the subject and the agency record.

Credit reports are provided by the credit bureau based on 2 matching criteria among name, address and social security number.

To the extent criminal background results are duplicative of findings from non-criminal background checks, such as a sex offender hit, the results are duplicated in the report. Accordingly, a thorough review of the complete report is required to ensure that the company properly recognizes duplicative results.

The purpose of Social Security Trace/Address Locator

CREDIT RESULTS

REPORT

STATUS	CLOSED	OPEN DATE/TIME	CLOSE DATE/TIME
		Jul 12 2012 3:09PM	Jul 12 2012 3:09PM

*****= TU Credit *****
*
*

PULLED: 07/12/2012 02:09:19 PM

SUBJECT NAME
JONES, KEVIN A

SSN [REDACTED]

ADDRESS (ES) :

09/2004
08/2004



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

CREDIT RESULTS

REPORT

303 GLENBROOK RD STAMFORD, CT 06906

EMPLOYMENT DATA REPORTED:

EMPLOYER NAME: INTL BUSINESS MACH

OCCUPATION: LL

DATE REPORTED: 12/1982

CREDIT INFORMATION

THE FOLLOWING CREDIT SUMMARY REPRESENTS THE SUBJECT'S TOTAL FILE HISTORY

PUBLIC RECORDS:	0	CURRENT NEGATIVE ACCTS:	4	REVOLVING ACCTS:	8
COLLECTIONS:	1	PREVIOUS NEGATIVE ACCTS:	5	INSTALLMENT ACCTS:	0
TRADE ACCTS:	11	PREVIOUS TIMES NEGATIVE:	13	MORTGAGE ACCTS:	2
CREDIT INQUIRIES:	1	EMPLOYMENT INQUIRIES:	1	OPEN ACCTS:	1

	HIGH CRED	CRED LIMIT	BALANCE	PAST DUE	MNTHLY	AVAIL
REVOLVING:	\$13,639	\$15,401	\$12,396	\$560	\$347	20%
MORTGAGE:	\$327,000	\$0	\$290,400	\$0	\$2,495	0%
OPEN:	\$0	\$0	\$87	\$0	\$376	0%
CLOSED W/BAL:\$	\$	\$	\$29,732	\$2,115	\$934	0%
TOTALS:	\$340,639	\$15,401	\$332,615	\$2,675	\$4,152	0%

THE FOLLOWING ITEMS ARE COLLECTION RECORDS:

NATL RECOVER Y 064LH001 OPEN ACCOUNT
PLACED FOR COLLECTION
VERIF'D 03/2012 BALANCE: \$350 INDIVIDUAL ACCOUNT
OPENED 12/2011 MOST OWED: \$350 MEDICAL
PAST DUE: \$350
STATUS AS OF 03/2012: COLLECTION ACCOUNT

CAP ONE B 01DTV041 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 06/2012 BALANCE: \$12,530 INDIVIDUAL ACCOUNT
OPENED 10/2010 MOST OWED: \$12,571 PAY TERMS: MIN \$304
CLOSED 03/2012 PAST DUE: \$305 CREDIT LIMIT: \$13,500
STATUS AS OF 05/2012: 120 DAYS PAST DUE
IN PRIOR 20 MONTHS FROM DATE CLOSED 1 TIME 90 OR MORE DAYS , 1 TIME 60 DAYS ,
1 TIME 30 DAYS LATE
MAXIMUM DELIQUENCY OF 90+ DAYS OCCURRED IN 06/2012
REMARKS: CANCELED BY CREDIT GRANTOR

AMEX DSNB B 02A5T006 REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 06/2012 BALANCE: \$13,102 INDIVIDUAL ACCOUNT
OPENED 11/2006 MOST OWED: \$13,101 PAY TERMS: MIN \$461
CLOSED 05/2012 PAST DUE: \$1,810 CREDIT LIMIT: \$12,200
STATUS AS OF 05/2012: 120 DAYS PAST DUE



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

CREDIT RESULTS

REPORT

IN PRIOR 14 MONTHS FROM DATE CLOSED 1 TIME 90 OR MORE DAYS , 1 TIME 60 DAYS ,
1 TIME 30 DAYS LATE

MAXIMUM DELIQUENCY OF 90+ DAYS OCCURRED IN 06/2012

REMARKS: CANCELED BY CREDIT GRANTOR

CAP ONE

B 01DTV001

REVOLVING ACCOUNT

CREDIT CARD

VERIF'D 06/2012 BALANCE: \$4,747

INDIVIDUAL ACCOUNT

OPENED 09/2001 MOST OWED: \$4,885

PAY TERMS: MIN \$157

PAST DUE: \$230

CREDIT LIMIT: \$4,800

STATUS AS OF 06/2012: 30 DAYS PAST DUE

IN PRIOR 48 MONTHS FROM DATE VERIF'D 1 TIME 60 DAYS , 2 TIMES 30 DAYS LATE

MAXIMUM DELIQUENCY OF 90+ DAYS OCCURRED IN 04/2012

BRCLYSBANKDE

B 01ZZB001

REVOLVING ACCOUNT

VERIF'D 06/2012 BALANCE: \$7,649

INDIVIDUAL ACCOUNT

OPENED 08/2007 MOST OWED: \$8,672

PAY TERMS: MIN \$190

PAST DUE: \$330

CREDIT LIMIT: \$8,600

STATUS AS OF 05/2012: 30 DAYS PAST DUE

IN PRIOR 48 MONTHS FROM DATE VERIF'D 1 TIME 60 DAYS , 1 TIME 30 DAYS LATE

MAXIMUM DELIQUENCY OF 90+ DAYS OCCURRED IN 05/2012

SEARS/CBNA

B 06256458

REVOLVING ACCOUNT

CREDIT CARD

VERIF'D 06/2012 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 02/2009 MOST OWED: \$82

PAID OFF 03/2009

CREDIT LIMIT: \$2,001

STATUS AS OF 03/2009: PAID OR PAYING AS AGREED

IN PRIOR 40 MONTHS FROM DATE PAID NEVER LATE

GEGRB/JCP

D 0235058D

REVOLVING ACCOUNT

CHARGE ACCOUNT

VERIF'D 06/2012 BALANCE: \$0

INDIVIDUAL ACCOUNT

OPENED 09/1984 MOST OWED: \$837

CLOSED 03/2012

CREDIT LIMIT: \$100

STATUS AS OF 05/1999: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM DATE CLOSED NEVER LATE

REMARKS: CLOSED

NYS OTDA

V 0315M001

OPEN ACCOUNT

FAMILY SUPPORT

VERIF'D 06/2012 BALANCE: \$87

INDIVIDUAL ACCOUNT

OPENED 01/2002 MOST OWED: \$0

PAY TERMS: MIN \$376

STATUS AS OF 06/2012: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM DATE VERIF'D NEVER LATE

DSNB MACYS

D 02A5T001

REVOLVING ACCOUNT

CHARGE ACCOUNT

VERIF'D 06/2012 BALANCE: \$4,100

INDIVIDUAL ACCOUNT

OPENED 01/1983 MOST OWED: \$

PAY TERMS: MIN \$169

CLOSED 05/2012

STATUS AS OF 05/2012: PAID OR PAYING AS AGREED

IN PRIOR 48 MONTHS FROM DATE CLOSED 2 TIMES 30 DAYS LATE



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

CREDIT RESULTS

REPORT

REMARKS: CANCELED BY CREDIT GRANTOR

BK OF AMER B 0427S002 MORTGAGE ACCOUNT
VERIF'D 05/2012 BALANCE: \$290,400 CONVENTIONAL REAL ESTATE MORTGAGE
OPENED 05/2004 MOST OWED: \$327,000 JOINT ACCOUNT
PAY TERMS: 360 MONTHLY \$2,495

STATUS AS OF 05/2012: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE VERIF'D NEVER LATE

FLEET CC B 0517R038 REVOLVING ACCOUNT
VERIF'D 06/2005 BALANCE: \$0 CREDIT CARD
OPENED 09/1996 MOST OWED: \$3,268 INDIVIDUAL ACCOUNT
CLOSED 06/2005 CREDIT LIMIT: \$3,400

STATUS AS OF 09/2003: PAID OR PAYING AS AGREED
IN PRIOR 48 MONTHS FROM DATE PAID NEVER LATE
REMARKS: PURCHASED BY ANOTHER LENDER

AMERIQUEST F 01QA8001 MORTGAGE ACCOUNT
VERIF'D 10/2004 BALANCE: \$0 CONVENTIONAL REAL ESTATE MORTGAGE
OPENED 05/2004 MOST OWED: \$327,000 PARTICIPANT ON ACCOUNT
CLOSED 10/2004 PAY TERMS: 360 MONTHLY \$2,349
STATUS AS OF 08/2004: PAID OR PAYING AS AGREED
IN PRIOR 4 MONTHS FROM DATE CLOSED NEVER LATE

THE FOLLOWING COMPANIES HAVE REQUESTED A COPY OF THE SUBJECT'S CREDIT REPORT:

DATE	SUBCODE	SUBSCRIBER NAME
03/04/2011	Z 00005188	ONE CREDIT S

THE FOLLOWING COMPANIES HAVE REQUESTED THE SUBJECT'S FILE FOR EMPLOYMENT USE:

DATE	SUBCODE	SUBSCRIBER NAME
07/12/2012	P 00170342	STRLNG TSTNG

COPYRIGHTED TRANS UNION 1994

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

THE FEDERAL FAIR CREDIT REPORTING ACT (FCRA) IS DESIGNED TO PROMOTE ACCURACY, FAIRNESS, AND PRIVACY OF INFORMATION IN THE FILES OF EVERY "CONSUMER REPORTING AGENCY " (CRA). MOST CRA'S ARE CREDIT BUREAUS THAT GATHER AND SELL INFORMATION ABOUT YOU -- SUCH AS IF YOU PAY YOUR BILLS ON TIME OR HAVE FILED BANKRUPTCY -- TO CREDITORS, EMPLOYERS, LANDLORDS, AND OTHER BUSINESSES. YOU CAN FIND THE COMPLETE TEXT OF THE FCRA, 15 U.S.C §§1681-1681U, AT THE FEDERAL TRADE COMMISSION'S WEB SITE (HTTP://WWW.FTC.GOV). THE FCRA GIVES YOU SPECIFIC RIGHTS, AS OUTLINED BELOW. YOU MAY HAVE ADDITIONAL RIGHTS UNDER STATE LAW.



Sterling Testing Systems

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NAME JONES, KEVIN .

SSN [REDACTED]

CREDIT RESULTS

REPORT

YOU MAY CONTACT A STATE OR LOCAL CONSUMER PROTECTION AGENCY OR A STATE ATTORNEY GENERAL TO LEARN THOSE RIGHTS.

- YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. ANYONE WHO USES INFORMATION FROM A CRA TO TAKE ACTION AGAINST YOU -- SUCH AS DENYING AN APPLICATION FOR CREDIT, INSURANCE, OR EMPLOYMENT -- MUST TELL YOU, AND GIVE YOU THE NAME, ADDRESS, AND PHONE NUMBER OF THE CRA THAT PROVIDED THE CONSUMER REPORT.
- YOU CAN FIND OUT WHAT IS IN YOUR FILE. AT YOUR REQUEST, A CRA MUST GIVE YOU THE INFORMATION IN YOUR FILE, AND A LIST OF EVERYONE WHO HAS REQUESTED IT RECENTLY. THERE IS NO CHARGE FOR THE REPORT IF A PERSON HAS TAKEN ACTION AGAINST YOU BECAUSE OF INFORMATION SUPPLIED BY THE CRA. IF YOU REQUEST THE REPORT WITHIN 60 DAYS OF RECEIVING NOTICE OF THE ACTION. YOU ALSO ARE ENTITLED TO ONE FREE REPORT EVERY TWELVE MONTHS UPON REQUEST IF YOU CERTIFY THAT (1) YOU ARE UNEMPLOYED AND PLAN TO SEEK EMPLOYMENT WITHIN 60 DAYS, (2) YOU ARE ON WELFARE, OR (3) YOUR REPORT IS INACCURATE DUE TO FRAUD. OTHERWISE, A CRA MAY CHARGE YOU UP TO EIGHT DOLLARS AND FIFTY CENTS.
- YOU CAN DISPUTE INACCURATE INFORMATION WITH THE CRA. IF YOU TELL A CRA THAT YOUR FILE CONTAINS INACCURATE INFORMATION, THE CRA MUST INVESTIGATE THE ITEMS (USUALLY WITHIN 30 DAYS) BY PRESENTING TO ITS INFORMATION SOURCE ALL RELEVANT EVIDENCE YOU SUBMIT, UNLESS YOUR DISPUTE IS FRIVOLOUS. THE SOURCE MUST REVIEW YOUR EVIDENCE AND REPORT ITS FINDINGS TO THE CRA. (THE SOURCE ALSO MUST ADVISE NATIONAL CRA'S -- TO WHICH IT HAS PROVIDED THE DATA -- OF ANY ERROR.) THE CRA MUST GIVE YOU A WRITTEN REPORT OF THE INVESTIGATION, AND A COPY OF YOUR REPORT IF THE INVESTIGATION RESULTS IN ANY CHANGE. IF THE CRA'S INVESTIGATION DOES NOT RESOLVE THE DISPUTE, YOU MAY ADD A BRIEF STATEMENT IN FUTURE REPORTS. IF AN ITEM IS DELETED OR A DISPUTE STATEMENT IS FILED, YOU MAY ASK THAT ANYONE WHO HAS RECENTLY RECEIVED YOUR REPORT BE NOTIFIED OF THE CHANGE.
- INACCURATE INFORMATION MUST BE CORRECTED OR DELETED. A CRA MUST REMOVE OR CORRECT INACCURATE OR UNVERIFIED INFORMATION FROM ITS FILES, USUALLY WITHIN 30 DAYS AFTER YOU DISPUTE IT. HOWEVER, THE CRA IS NOT REQUIRED TO REMOVE ACCURATE DATA FROM YOUR FILE UNLESS IT IS OUTDATED (AS DESCRIBED BELOW) OR CANNOT BE VERIFIED. IF YOUR DISPUTE RESULTS IN ANY CHANGE TO YOUR REPORT, THE CRA CANNOT REINSERT INTO YOUR FILE A DISPUTED ITEM UNLESS THE INFORMATION SOURCE VERIFIES ITS ACCURACY AND COMPLETENESS. IN ADDITION, THE CRA MUST GIVE YOU A WRITTEN NOTICE TELLING YOU IT HAS REINSERTED THE ITEM. THE NOTICE MUST INCLUDE THE NAME, ADDRESS AND PHONE NUMBER OF THE INFORMATION SOURCE.
- YOU CAN DISPUTE INACCURATE ITEMS WITH THE SOURCE OF THE INFORMATION. IF YOU TELL ANYONE -- SUCH AS A CREDITOR WHO REPORTS TO A CRA -- THAT YOU DISPUTE AN ITEM THEY MAY NOT THEN REPORT THE INFORMATION TO A CRA WITHOUT INCLUDING A NOTICE OF YOUR DISPUTE. IN ADDITION, ONCE YOU'VE NOTIFIED THE SOURCE OF THE ERROR IN WRITING, IT MAY NOT CONTINUE TO REPORT THE INFORMATION IF IT IS, IN FACT, AN ERROR.
- OUTDATED INFORMATION MAY NOT BE REPORTED. IN MOST CASES, A CRA MAY NOT REPORT NEGATIVE INFORMATION THAT IS MORE THAN SEVEN YEARS OLD; TEN YEARS FOR BANKRUPTCIES.
- ACCESS TO YOUR FILE IS LIMITED. A CRA MAY PROVIDE INFORMATION ABOUT YOU ONLY TO PEOPLE WITH A NEED RECOGNIZED BY THE FCRA -- USUALLY TO CONSIDER AN



Sterling Testing Systems

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NAME JONES, KEVIN .

SSN [REDACTED]

CREDIT RESULTS

REPORT

APPLICATION WITH A CREDITOR, INSURER, EMPLOYER, LANDLORD, OR OTHER BUSINESS.

- YOUR CONSENT IS REQUIRED FOR REPORTS THAT ARE PROVIDED TO EMPLOYERS, OR REPORTS THAT CONTAIN MEDICAL INFORMATION. A CRA MAY NOT GIVE OUT INFORMATION ABOUT YOU TO YOUR EMPLOYER, OR PROSPECTIVE EMPLOYER, WITHOUT YOUR WRITTEN CONSENT. A CRA MAY NOT REPORT MEDICAL INFORMATION ABOUT YOU TO CREDITORS, INSURERS, OR EMPLOYERS WITHOUT YOUR PERMISSION.
- YOU MAY CHOOSE TO EXCLUDE YOUR NAME FROM CRA LISTS FOR UNSOLICITED CREDIT AND INSURANCE OFFERS. CREDITORS AND INSURERS MAY USE FILE INFORMATION AS THE BASIS FOR SENDING YOU UNSOLICITED OFFERS OF CREDIT OR INSURANCE. SUCH OFFERS MUST INCLUDE A TOLL-FREE PHONE NUMBER FOR YOU TO CALL IF YOU WANT YOUR NAME AND ADDRESS REMOVED FROM FUTURE LISTS. IF YOU CALL, YOU MUST BE KEPT OFF THE LISTS FOR TWO YEARS. IF YOU REQUEST, COMPLETE, AND RETURN THE CRA FORM PROVIDED FOR THIS PURPOSE, YOU MUST BE TAKEN OFF THE LISTS INDEFINITELY.
- YOU MAY SEEK DAMAGES FROM VIOLATORS. IF A CRA, A USER OR (IN SOME CASES) A PROVIDER OF CRA DATA, VIOLATES THE FCRA, YOU MAY SUE THEM IN STATE OR FEDERAL COURT.

THE FCRA GIVES SEVERAL DIFFERENT FEDERAL AGENCIES AUTHORITY TO ENFORCE THE FCRA:

FOR QUESTIONS OR CONCERNS REGARDING: PLEASE CONTACT:

CRA'S CREDITORS AND OTHERS NOT LISTED BELOW

FEDERAL TRADE COMMISSION
CONSUMER RESPONSE CENTER - FCRA
WASHINGTON, DC 20580
202-326-3761

NATIONAL BANKS, FEDERAL BRANCHES / AGENCIES OF FOREIGN BANKS (WORD "NATIONAL" OR INITIALS "N.A." APPEAR IN OR AFTER BANK'S NAME)

OFFICE OF THE COMPTROLLER OF THE CURRENCY
COMPLIANCE MANAGEMENT, MAIL STOP 6-6
WASHINGTON, DC 20219
800-613-6743

FEDERAL RESERVE SYSTEM MEMBER BANKS (EXCEPT NATIONAL BANKS, AND FEDERAL BRANCHES / AGENCIES OF FOREIGN BANKS)

FEDERAL RESERVE BOARD
DIVISION OF CONSUMER & COMMUNITY AFFAIRS
WASHINGTON, DC 20551
202-452-3693

SAVINGS ASSOCIATIONS AND FEDERALLY CHARTERED SAVINGS BANKS (WORD "FEDERAL" OR INITIALS "F.S.B." APPEAR IN FEDERAL INSTITUTION'S

OFFICE OF THRIFT SUPERVISION
CONSUMER PROGRAMS
WASHINGTON, DC 20552
800-842-6929

FEDERAL CREDIT UNIONS (WORDS "FEDERAL CREDIT UNION" APPEAR IN INSTITUTION'S NAME)

NATIONAL CREDIT UNION ADMINISTRATION
1775 DUKE STREET
ALEXANDRIA, VA 22314
703-518-6360

STATE-CHARTERED BANKS THAT ARE NOT MEMBERS OF THE FEDERAL RESERVE SYSTEM

FEDERAL DEPOSIT INSURANCE CORPORATION
DIVISION OF COMPLIANCE & CONSUMER AFFAIRS
WASHINGTON, DC 20429
800-934-FDIC



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

CREDIT RESULTS

REPORT

AIR, SURFACE, OR RAIL COMMON
CARRIERS REGULATED BY FORMER CIVIL
AERONAUTICS BOARD OR INTERSTATE

DEPARTMENT OF TRANSPORTATION
OFFICE OF FINANCIAL MANAGEMENT
WASHINGTON, DC 20590
202-366-1306

ACTIVITIES SUBJECT TO THE PACKERS
AND STOCKYARDS ACT, 1921

DEPARTMENT OF AGRICULTURE
OFFICE OF DEPUTY ADMINISTRATOR - GIPSA
WASHINGTON, DC 20250
202-720-7051

END OF REPORT



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

CRIMINAL RESULTS

REPORT

THE CRIMINAL INFORMATION REPORTED IN THIS REPORT APPEARS EXACTLY AS IT IS RECEIVED FROM THE LOCAL JURISDICTIONS AND MAY CONTAIN INFORMATION THAT MAY BE PROHIBITED FOR USE IN MAKING HIRING DECISIONS. THEREFORE, IT IS ADVISABLE TO CONSULT YOUR CORPORATE COUNSEL PRIOR TO MAKING ANY ADVERSE HIRING DECISIONS.

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 13 2012 12:16PM

COUNTY NATIONWIDE ZIP STATE NW CITY

* THE INFORMATION IN THIS REPORT IS THE RESULT OF A DATABASE SEARCH AND *
* HAS NOT BEEN OBTAINED THROUGH STERLING TESTING SYSTEM'S STANDARD *
* CRIMINAL BACKGROUND RESEARCH METHODS. *

The Nationwide Criminal History Search has been used as a jurisdiction locator to provide the broadest geographical coverage for the criminal background check. If the Nationwide search revealed any potential reportable information, primary source searches were initiated.

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 13 2012 12:55AM

COUNTY STATE OF NY ZIP 10037 STATE NY CITY NEW YORK

NO CRIMINAL CONVICTION FOUND.

THIS REPORT WAS UPDATED ON 1/21/2013

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 13 2012 5:37AM

COUNTY SOUTHERN DISTRICT ZIP 10037 STATE NY CITY NEW YORK

No criminal convictions found.

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 13 2012 3:28AM

COUNTY EASTERN DISTRICT ZIP 11205 STATE NY CITY

No criminal convictions found.

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 12 2012 4:01PM

COUNTY CONNECTICUT DISTRICT ZIP 06906 STATE CT CITY

No criminal convictions found.

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 12 2012 3:20PM

COUNTY STATE OF CT ZIP 06906 STATE CT CITY

No criminal convictions found.

STATUS CLOSED OPEN DATE/TIME Jul 13 2012 2:43AM CLOSE DATE/TIME Jul 13 2012 11:13AM

COUNTY VOLUSIA ZIP STATE FL CITY

No criminal convictions found.



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN.

SSN [REDACTED]

DMV RESULTS

REPORT

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 12 2012 3:13PM

START OF DRIVING RECORD

NEW YORK Driver Record - S5928 Order Date: 07/12/2012

Reference: 19627371 5

Bill Code:
Host Used: Online

License: [REDACTED]

Name: JONES, KEVIN A
Address:
City, St:
As of:

Report Clear:NO

Sex : Weight: DOB : AGE:
Eyes: Height: Iss Date:
Hair: Exp Date: 10/17/2014

STATUS: VALID

Violations/Convictions And Failures to Appear And Accidents

TYPE VIOL	CONV	ACD	AVD	V/C	DESCRIPTION	C
VIOL 11/27/10	12/01/10	M15	MA15	1172(A)	FAILED TO STOP AT STOP SIGN	N
					LOCATION/DOCKET: COLCHESTER	PTS: 3

Suspensions/Revocations

*** NO ACTIVITY ***

License and Permit Information

License: PERSONAL Issue: Expire:10/17/2014 Status:VALID
Class:D GVWR < 18,000 LBS. TOWING VEHICLES(S) < 10,000 LBS. WHEN TOTAL < 26

Miscellaneous State Data

NAME ON LICENSE/ID: JONES

KEVIN,A

DOCUMENT SURRENDERED ON: 08/12/1987 TO CT

RETURNED TO NY ON: 11/30/2009

CLASS CHANGE: 11/30/2009 NEW: *D* OLD: *5*

FOR STATED BUSINESS	Underwriting:	Policy	Initials:
PURPOSES ONLY	Date:	Issue Date:	



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN

SSN [REDACTED]

DMV RESULTS

REPORT

Control Number: 20TZUD

END OF DRIVING RECORD



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

OFAC RESULTS

REPORT

STATUS	CLOSED	OPEN DATE/TIME	Jul 12 2012 3:09PM	CLOSE DATE/TIME	Jul 12 2012 3:09PM
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Clear



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN ,

SSN [REDACTED]

S.OFFENDER RESULTS

REPORT

STATUS	CLOSED	OPEN DATE/TIME	Jul 12 2012 3:09PM	CLOSE DATE/TIME	Jul 13 2012 3:46AM
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STATE NY

No Record Found

STATUS	CLOSED	OPEN DATE/TIME	Jul 12 2012 3:09PM	CLOSE DATE/TIME	Jul 12 2012 5:03PM
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STATE CT

No Record Found



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

SSTRACE RESULTS

REPORT

STATUS CLOSED OPEN DATE/TIME Jul 12 2012 3:09PM CLOSE DATE/TIME Jul 12 2012 3:23PM

***** Social Security Trace *****

*

*

GENERATED: 07/12/2012 03:23:42 PM

TRANSACTION ID:67445723R1539309

1.	NAME	DOB
	KEVIN A JONES	[REDACTED]
	SSN	DATE ISSUED
	[REDACTED]	01/01/1969
	VALID	STATE ISSUED
	YES	NEW YORK
	ADDRESS	FROM TO
	[REDACTED]	06/2004 07/2012
	COUNTY: NEW YORK	
	[REDACTED]	06/2004 07/2012
	COUNTY: NEW YORK	
	[REDACTED]	04/1993 04/1993
	COUNTY: NEW YORK	
	[REDACTED]	04/1993 04/1993
	COUNTY: NEW YORK	
	[REDACTED]	01/2012 01/2012
	COUNTY: NEW YORK	
	[REDACTED]	01/2012 01/2012
	COUNTY: NEW YORK	
	[REDACTED]	02/2011 02/2011
	COUNTY: NEW YORK	
	[REDACTED]	02/2011 02/2011
	COUNTY: NEW YORK	
	[REDACTED]	10/2009 08/2010
	COUNTY: NEW YORK	
	[REDACTED]	10/2009 08/2010
	COUNTY: NEW YORK	
	[REDACTED]	01/1983 09/1996
	COUNTY: NEW YORK	

2.	NAME	DOB
	KEVIN ALEXANDER JONES	[REDACTED]
	SSN	DATE ISSUED
	[REDACTED]	01/01/1969
	VALID	STATE ISSUED
	YES	NEW YORK
	ADDRESS	FROM TO



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

SSTRACE RESULTS

REPORT

[REDACTED]			11/1984	06/2012
COUNTY: NEW YORK				
[REDACTED]			11/1984	06/2012
COUNTY: NEW YORK				
[REDACTED]			11/1987	06/2002
COUNTY: FAIRFIELD				
3. NAME			DOB	
KEVIN A JONES			[REDACTED]	
SSN	VALID	STATE ISSUED	DATE ISSUED	
[REDACTED]	YES	NEW YORK	01/01/1969	
ADDRESS			FROM	TO
[REDACTED]			03/1990	11/2011
COUNTY: NEW YORK				
[REDACTED]			03/1990	11/2011
COUNTY: NEW YORK				
[REDACTED]			06/2004	06/2004
COUNTY: KINGS				
4. NAME			DOB	
KEVIN ALEXANDER JONES			[REDACTED]	
SSN	VALID	STATE ISSUED	DATE ISSUED	
[REDACTED]	YES	NEW YORK	01/01/1969	
ADDRESS			FROM	TO
[REDACTED]			12/2006	04/2007
COUNTY: KINGS				
[REDACTED]				04/2001
COUNTY: FAIRFIELD				
5. NAME			DATE ISSUED	
KEVIN A JONES			01/01/1969	
SSN	VALID	STATE ISSUED		
[REDACTED]	YES	NEW YORK		
ADDRESS			FROM	TO
[REDACTED]			05/1987	05/1987
COUNTY: FAIRFIELD				
6. NAME			DATE ISSUED	
KEVIN JONES			01/01/1969	
SSN	VALID	STATE ISSUED		
[REDACTED]	YES	NEW YORK		
ADDRESS			FROM	TO
[REDACTED]				
COUNTY: NEW YORK				



Sterling Testing Systems

Results for Order # 19627371 Client: Brown Harris Stevens Llc Group

NAME JONES, KEVIN .

SSN [REDACTED]

SSTRACE RESULTS

REPORT

END-USER IS NOTIFIED THAT FOR LEGAL AND PRACTICAL REASONS INFORMATION OBTAINED THROUGH A SOCIAL SECURITY NUMBER TRACE SHOULD BE USED ONLY TO VERIFY THE INFORMATION PROVIDED BY THE CONSUMER ON HIS/HER EMPLOYMENT APPLICATION. INFORMATION OBTAINED THROUGH A SOCIAL SECURITY NUMBER TRACE SHOULD NOT BE USED ALONE OR IN CONJUNCTION WITH ANY OTHER INFORMATION TO MAKE AN EMPLOYMENT DECISION.

END OF NETWORK TRACE

ADDITIONAL VALIDATION NOTES:

* THE YEAR OF BIRTH (10/17/1956) REPORTED DOES NOT MATCH THE INFORMATION PROVIDED TO STERLING (10/17/1955) .
